बैंकों द्वारा ऋण आवेदन सीधे ही आवेदकों अथवा किसी राज्य द्वारा प्रायोजित एजेंसी के माध्यम से प्राप्त किये जाते हैं और तदनुसार मंजूर किये जाते हैं। बैंकों द्वारा, जानबूझकर लापरवाही करने वाले, हिदायतों का अनुपालन न करने वाले तथा किसी कदाचार में कथित रूप से अन्तर्ग्रस्त अधिकारियों के विरुद्ध निर्धारित नियमों तथा प्रक्रियाओं के अनुसार कारंबाई की जाता है। बैंकों को सूचना प्रणाली से उन कर्मचारियों की संख्या के बारे में जानकारी नहीं मिलती जिनके विरुद्ध आरोप हैं की विभिन्न श्रेणियों के अन्तर्गत कारंवाई की गयी है अथवा अपेक्षित है।

Searches by Income Tax Department

83. SHRI KAMAL MORARKA; WiU the Minister of FINANCE be pleased to state:

(a) what are the details of searches carried out by the Income Tax-Department during the past six months in the business premises of investment companies and share brokers in four metropolis;

(b) what is the value of unaccounted assets, found during the searches; and

(c) what action was taken under Direct Taxes Acts in each case?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHAND&ASEKHAR MURTHY): (a) and (b) During the period of six months from 1-8-92 tp 31-1-93, the Income-tax Depart, rcent searched the business premises of 32 groups of share brokers and Investment companies in the four metropolitan cities of Delhi, Bombay, Calcutta, and Madras.

In course of these searches, unaccounted assets worth Rs. 43.75 crores were found and seized.

(c) Necessary follow up actions as provided for under the Direct Taxes Acts have been taken up in each - case on the basis of the seized materials.

Alternative Exchange rate formula for re-evaluating the debt

84. SHRI CHIMANBHAI MEHTA.
SHRIMATI MIR A DAS:
.SHRI SHANKAR DAYAL SINGH;

Will the Minuter of FINANCE be pleased to state;

(a) whether Russia has sought an alternative formul$_a$ to the exchange rate for nxula for re-evaluating the debt owed to it by India.

(b) if so, what Is the alternative formula which has been evolved for purpose; and

(c) what is the total debt owed by India to Russia?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) and (b) Several rounds of negotiations were held with the former USSR and present Russian Government on the issue of the Rupee-rouble exchange rate and its application to the repayment of India's rouble denominated debt to the former USSR. In the course of the negotiations, several approaches to the issue were explored-A final aggreement o thi\s issu$_e$ was concluded on 29-1-1993, during the recent visit of Russian President Yeltsin to India.

The agreement provides for the principal amount of the debt as o$_n$ 1-4-1992 being converted from roubles to rupee using .the-exchange rat$_6$ on 1-1-1990 as determined by the old 1978 Protocol (Rouble 1- Rs. 19.9169). The.amount of the principal debtes as on 1-4-T992 would also be converted from roubles to rupees using the exchange rate on 1-4-1992 as determined by .the J978 Protocol (Rouble l=Rs. 31.7514). The difference in the two amounts as- calculated above .would

be fixed in rupees and would be rescheduled and repaid in snnuaf instilments over a period of 45 years This rescheduled portion would carry no interest. It will also have no protection against any fluctuation in the value of the ropeefor, is period of 5 years. ThereofLw'; it will be indexed to the SDR if the average annual depreciation of the rupee exceeds 3 per over this 5 year period. Simitar ieviews will be conducted at the end of every 5. year period.

The non-rescheduled portion of the debt will be [lie amount in rupees corresponding to the conversion of the rouble debt at the exchange -rate as on 1-1-1990. This amount would henceforth *he* denominated in rupee and repayments of the principal and interest on this portion of the debt would he effected by India in accordance with the schedule in force for each of the relevant inter-Governmental credit agreements. The rupee payments in respect of principal and interest of this non-rescheduled portion of the debt would, however, be protected by adjusting the rupee amduntg in line with future changes in the rupee value of the SDR basket of 5 currene'es.

The existing arrangemtnt of using the credit repayments for export of Indian goods and services to Russia will continue,

(c) The outstanding rouble debt as on 1-4-92 was about Roubles 9871 million. In accordance with the aljreemerit, this amount converted at the exchange rate prevailing on 1-4-92 comes to Rs. 31342 crores. The same outstanding principal converted at the exchange rate prevailing on 1-1-1990 comes to Rs. 19660 crores. Thus the . principal outstanding of Rs. 19660. crores wjll continue to be paid with interest in accordance with- the existing schedule cf payments .while Rs, 11682 crores' will be rescheduled over 45 years.,

आम आदमी की क्रय शक्ति का बढ़ाया जाना

3 5. **श्रीमती सुषमा स्वराज :**
श्री वीरेन जे० शाह :

क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) क्या यह सच है कि गत वर्ष की तुलना में चालू वित्तीय वर्ष में सामान्य मूल्य-वृद्धि की दर में कमी आई है ;

(ख) क्या यह भी सच है कि देश में खाद्यान्न, दूध और फलों जैसे दैनिक उपयोग की उपभोक्ता वस्तुओं के मूल्य आम आदमी की पहुंच से लगभग बाहर हो गये हैं;

(ग) यदि हां तो इसके क्या कारण है;

(घ) क्या सरकार आम आदमी, विशेषकर गरीबी-रेखा के नीचे जीवन-यापन करने वाले व्यक्तियों की क्रय शक्ति में वृद्धि हेतु दैनिक उपयोग की वस्तुओं के मूल्य में कमी लाने संबंधी कोई नीतिगत निर्णय करेगी; और

(ङ) यदि नहीं, तो इसके क्या कारण हैं ?

वित्त मंत्रालय में राज्य मंत्री और संसदीय कार्य मंत्रालय में राज्य मंत्री (डा० अबरार अहमद) : (क) जी, हां। मुद्रा-स्फीति की वार्षिक दर पिछले वित्तीय वर्ष के अंत में 13.6 प्रतिशत से तेजी से गिर कर 6 जनवरी, 1993 को 7 प्रतिशत रह गई।

(ख) से (ङ) उपभोक्ता वस्तुओं की कीमतों की वृद्धि दर में भी सामान्यत: गिरावट आई है। 23 जनवरी, 1993 को समाप्त होने वाले सप्ताह के लिए अनाज और खाद्य तेलों की कीमतों में भी पिछले वर्ष के तदनुरूप सप्ताह की तुलना में क्रमश: 1.5 प्रतिशत और 7.5 प्रतिशत गिरावट आई। चालू